IN THE CLAIMS:

Please amend claims 1-20 and add new claims 21-26 as follows:

- (Currently Amended) A compensation contract supporting system that supports a
 compensation contract which provides a customer compensation for a profit risk created by a
 plurality of risk factors that influence a profit of said customer, comprising:
 - a database for storing statistical data of said plurality of risk factors;
 - a first probability calculation unit for calculating a probability, in which that a part of said plurality of said risk factors satisfy a predetermined first condition related to profit and loss, and a probability, in which that a remaining part of said plurality of said risk factors satisfy a predetermined second condition related to profit and loss, using said database, [[and]] at least one of said plurality of said risk factors being [[an]] a non-financial [[condition]] risk factor that is not related to a financial product; and
 - a ratio calculation unit for calculating a ratio between a first compensation amount to be paid or received by said customer when said part of said risk factors satisfy said predetermined first condition and a second compensation amount to be paid or received by said customer when said remaining part of said risk factors satisfy said predetermined second condition using said [probabilities calculated by said first probability calculation unit.
- 2. (Currently Amended) [[A]] The compensation contract supporting system as claimed in claim I, wherein said first compensation amount is an amount to be paid to said customer when said part of said risk factors satisfy said <u>predetermined</u> first condition, and said second compensation amount is an amount to be received from said customer when said remaining <u>part of said</u> risk factors satisfy said <u>predetermined</u> second condition.
- 3. (Currently Amended) [[A]] The compensation contract supporting system as claimed in claim

P13205.A06

1, further comprising:

a correlation calculation unit for calculating a correlation among said plurality of risk factors based on said statistical data read out from said database[[;]].

wherein[[:]] said ratio calculation unit calculates a ratio between said first compensation amount and said second compensation amount using said [[probability]]

probabilities calculated by said first probability calculation unit and said correlation calculated by said correlation calculation unit.

- $4. \ \ (Currently\ Amended)\ [[A]]\ \underline{The}\ compensation\ contract\ supporting\ system\ as\ claimed\ in\ claim$
- 1, further comprising:
 - a second probability calculation unit for calculating a probability in which that said predetermined first condition, which is to be a base for calculating said first compensation amount, and said <u>predetermined</u> second condition, which is to be a base for calculating said second compensation amount, are satisfied at the same time[[;]].
 - wherein[[:]] said ratio calculation unit calculates said ratio further using said probability calculated by said second probability calculation unit.
- 5. (Currently Amended) [[A]] <u>The</u> compensation contract supporting system as claimed in claim 1, further comprising:
 - an amount acquiring unit for acquiring any two of said first compensation amount, said second compensation amount, and a prepaid amount, which are requested by said customer, said prepaid amount being an amount to be previously received from said customer or to be previously paid to said customer to cover a difference between a risk created by said first compensation amount and a risk created by said second compensation amount; and
 - an amount calculation unit for calculating the remaining one of said first compensation amount, said second compensation amount, and said prepaid amount using said

P13205.A06

any two of said first compensation amount, said second compensation amount, and said prepaid amount acquired by said amount acquiring unit, and said ratio calculated by said ratio calculation unit.

- 6. (Currently Amended) [[A]] <u>The</u> compensation contract supporting system as claimed in claim 1, further comprising:
 - a contract database for storing data related to said compensation, which is provided to said customer by the compensation contract supporting system; and
 - a risk calculation unit for calculating a payment-amount-risk involved in a contract,
 which is concluded via said compensation contract supporting system, using a
 present value of said risk factors and said contract database.
- 7. (Currently Amended) [[A]] <u>The</u> compensation contract supporting system as claimed in claim 1. further comprisine:
 - a contract database for storing data related to said compensation, which is provided to said customer by the compensation contract supporting system; and
 - a risk calculation unit for calculating a payment-amount-risk created by the compensation provided to said customer by the compensation contract supporting system using said contract database and said <u>predetermined</u> first condition or said <u>predetermined</u> second condition of said risk factors[[;]],
 - wherein[[:]] said ratio calculation unit calculates said ratio using said payment-amountrisk calculated by said risk calculation unit.
- 8. (Currently Amended) [[A]] The compensation contract supporting system as claimed in claim 1, further comprising a risk factor acquiring unit which acquires information related to said customer from said customer, acquires said risk factors from said database, calculates a correlation between said information and said risk factors, selects the risk factors[[.]] an absolute value of said correlation of which is greater than a predetermined value, and outputs said selected

P13205.A06

risk factors to said first probability calculation unit.

- 9. (Currently Amended) A compensation contract supporting system that supports a compensation contract which provides a customer compensation for a profit risk created by a risk factor that influences a profit of said customer, comprising:
 - a factor statistics database for storing statistical data of said risk factor;
 - a financial statistics database for storing statistical data of a fluctuation in price of a financial product;
 - a first probability calculation unit for calculating a probability, in which that said risk factor satisfies a predetermined first condition related to profit and loss, and a probability, in which that said price of said financial product satisfies a predetermined second condition related to profit and loss, [[and]] said risk factor being a non-financial [[condition]] risk factor that is not related to said financial product; and
 - a ratio calculation unit for calculating a ratio between a first compensation amount to be paid or received by said customer when said risk factor satisfies said predetermined first condition and a second compensation amount to be paid or received by said customer when said price of said financial product satisfies said predetermined second condition using said [[probability]] probabilities calculated by said first probability calculation unit.
- 10. (Currently Amended) [[A]] The compensation contract supporting system as claimed in claim 9, wherein said first compensation amount is an amount to be paid to said customer when said risk factor satisfies said <u>predetermined</u> first condition, and said second compensation amount is an amount to be received from said customer when said price of said financial product satisfies said predetermined second condition.
- 11. (Currently Amended) [[A]] The compensation contract supporting system as claimed in

P13205 A06

claim 9, further comprising:

- a correlation calculation unit for calculating a correlation between said price of said financial product and said risk factor using said financial statistics database and said factor statistics database[];]].
- wherein[[:]] said ratio calculation unit calculates a ratio between said first compensation amount and said second compensation amount using said [[probability]]

 probabilities calculated by said first probability calculation unit and said correlation calculated by said correlation calculation unit.
- 12. (Currently Amended) [[A]] <u>The</u> compensation contract supporting system as claimed in claim 9, further comprising:
 - a second probability calculation unit for calculating a probability in which that said predetermined first condition, which is to be a base for calculating said first compensation amount, and said <u>predetermined</u> second condition, which is to be a base for calculating said second compensation amount, are satisfied at the same time[[:]].
 - wherein[[:]] said ratio calculation unit calculates said ratio further using said probability calculated by said second probability calculation unit.
- 13. (Currently Amended) [[A]] The compensation contract supporting system as claimed in claim 9, further comprising:
 - an amount acquiring unit for acquiring any two of said first compensation amount, said second compensation amount, and a prepaid amount, which are requested by said customer, said prepaid amount being an amount to be previously received from said customer or to be previously paid to said customer to cover a difference between a risk created by said first compensation amount and a risk created by said second compensation amount; and
 - an amount calculation unit for calculating a remaining one of said first compensation

P13205 A06

amount, said second compensation amount, and said prepaid amount using said any two of said first compensation amount, said second compensation amount, and said prepaid amount acquired by said amount acquiring unit, and said ratio calculated by said ratio calculation unit.

- 14. (Currently Amended) [[A]] <u>The</u> compensation contract supporting system as claimed in claim 9, further comprising:
 - a contract database for storing data related to said compensation, which is provided to said customer by the compensation contract supporting system; and
 - a risk calculation unit for calculating a payment-amount-risk involved in a contract, which is concluded via said compensation contract supporting system, using a present value of said risk factor and said contract database.
- 15. (Currently Amended) [[A]] <u>The</u> compensation contract supporting system as claimed in claim 9, further comprising:
 - a contract database for storing data related to said compensation, which is provided to said customer by the compensation contract supporting system; and
 - a risk calculation unit for calculating a payment-amount-risk created by the compensation provided to said customer by the compensation contract supporting system using said contract database, [[and]] said <u>predetermined</u> first condition and said <u>predetermined</u> second condition of said risk factor, and said price of said financial product[[:]].
 - wherein[[:]] said ratio calculation unit calculates said ratio using said payment-amountrisk calculated by said risk calculation unit.
- 16. (Currently Amended) [[A]] The compensation contract supporting system as claimed in claim 9, further comprising a risk factor acquiring unit which acquires information related to said customer from said customer, acquires said risk factors from said factor statistics database.

calculates a correlation between said information and said risk factors, selects the risk factors[[,]] an absolute value of said correlation of which is greater than a predetermined value, and outputs said selected risk factors to said first probability calculation unit.

17. (Currently Amended) A method for supporting a compensation contract that provides a customer compensation for a profit risk created by a plurality of risk factors that influence a profit of said customer, comprising:

managing statistical data of said plurality of risk factors;

- calculating a probability, in which that a part of said plurality of said risk factors satisfy a predetermined first condition related to profit and loss, and a probability, in which that a remaining part of said plurality of said risk factors satisfy a predetermined second condition related to profit and loss, [[and]] at least one of said plurality of said risk factors being a non-financial [[condition]] risk factor that is not related to a financial product:
- calculating a ratio between a first compensation amount to be paid or received by said customer when said part of said risk factors satisfy said <u>predetermined</u> first condition and a second compensation amount to be paid or received by said customer when <u>said</u> remaining <u>part</u> of <u>said</u> risk factors satisfy said <u>predetermined</u> second condition using said calculated probability <u>probabilities</u>;
- acquiring any two of said first compensation amount, said second compensation amount, and a prepaid amount, which are requested by said customer, said prepaid amount being an amount to be previously received from said customer or to be previously paid to said customer to cover a difference between a risk created by said first compensation amount and a risk created by said second compensation amount; [[and]]
- calculating a remaining one of said first compensation amount, said second compensation amount, and said prepaid amount using said any two of said first compensation amount, said second compensation amount, and said prepaid amount, and said

calculated ratio; and

outputting said remaining one of said first compensation amount, said second
compensation amount, and said prepaid amount.

- 18. (Currently Amended) A method for supporting a compensation contract that provides a customer compensation for a profit risk created by a risk factor that influences a profit of said customer, comprising:
 - managing statistical data of said risk factor and a fluctuation in price of a financial product;
 - calculating a probability, in which that said risk factor satisfies a predetermined first condition related to profit and loss, and a probability, in which that said price of said financial product satisfies a predetermined second condition related to profit and loss, [[and]] said risk factor being a non-financial [[condition]] risk factor that is not related to said financial product;
 - calculating a ratio between a first compensation amount to be paid or received by said customer when said risk factor satisfies said <u>predetermined</u> first condition and a second compensation amount to be paid or received by said customer when said price of said financial product satisfies said <u>predetermined</u> second condition using said calculated [[probability]] <u>probabilities</u>;
 - acquiring any two of said first compensation amount, said second compensation amount, and a prepaid amount, which are requested by said customer, said prepaid amount being an amount to be previously received from said customer or to be previously paid to said customer to cover a difference between a risk created by said first compensation amount and a risk created by said second compensation amount;

 [[and]]
 - calculating a remaining one of said first compensation amount, said second compensation amount, and said prepaid amount using said any two of said first compensation amount, said second compensation amount, and said prepaid amount, and said

calculated ratio: and

outputting said remaining one of said first compensation amount, said second compensation amount, and said prepaid amount.

19. (Currently Amended) A <u>computer program product having computer instructions</u> for calculating compensation for a fluctuation in a profit created by a plurality of risk factors that influence said profit of [[said]] a customer, <u>recorded on a computer readable medium</u>, for <u>enabling a computer executing the computer instructions to perform operations comprising:</u>

a first probability calculation module for calculating a probability; in which that a part of said plurality of said risk factors satisfy a predetermined first condition related to profit and loss, and a probability, in which that a remaining part of said plurality of said risk factors satisfy a predetermined second condition related to profit and loss, using a database for storing statistical data of said plurality of risk factors, [[and]] at least one of said plurality of said risk factors being a non-financial [[condition]] risk factor that is not related to a financial product; and

a ratio calculation module for calculating a ratio between a first compensation amount to be paid or received by said customer when said part of said risk factors satisfy said <u>predetermined</u> first condition, and a second compensation amount to be paid or received by said customer when said remaining <u>part of said</u> risk factors satisfy said <u>predetermined</u> second condition using said [[probability]] <u>probabilities</u> ealculated by said first probability calculation module.

20. (Currently Amended) A <u>computer program product having computer instructions</u> for calculating compensation for a fluctuation in profit created by a risk factor that influences a profit of [[said]] a <u>customer</u>, <u>recorded on a computer readable medium</u>, <u>for enabling a computer executing the computer instructions to perform operations</u> comprising:

a first probability calculation module for calculating a probability, in which that said risk factor satisfies a predetermined first condition related to profit and loss, using a factor statistics database for storing statistical data of said risk factor, and a probability, in which that a price of a financial product satisfies a predetermined second condition related to profit and loss, using a financial statistics database for storing statistical data of said fluctuation in price of said financial product, [[and]] said risk factor being a non-financial [[condition]] risk factor that is not related to said financial product; and

- a-ratio calculation module for calculating a ratio between a first compensation amount to be paid or received by said customer when said risk factor satisfies said predetermined first condition and a second compensation amount to be paid or received by said customer when said price of said financial product satisfies said predetermined second condition using said [[probability]] probabilities ealculated by said first probability calculation module.
- 21. (New) The compensation contract supporting system as claimed in claim 1, wherein whether said predetermined first condition is satisfied is based on a first break-even point and whether said predetermined second condition is satisfied is based on a second break-even point.
- 22. (New) The compensation contract supporting system as claimed in claim 9, wherein whether said predetermined first condition is satisfied is based on a first break-even point and whether said predetermined second condition is satisfied is based on a second break-even point.
- 23. (New) The method as claimed in claim 17, wherein whether said predetermined first condition is satisfied is based on a first break-even point and whether said predetermined second condition is satisfied is based on a second break-even point.
- 24. (New) The method as claimed in claim 18, wherein whether said predetermined first condition is satisfied is based on a first break-even point and whether said predetermined second condition is satisfied is based on a second break-even point.

- 25. (New) The computer program product as claimed in claim 19, wherein whether said predetermined first condition is satisfied is based on a first break-even point and whether said predetermined second condition is satisfied is based on a second break-even point.
- 26. (New) The computer program product as claimed in claim 20, wherein whether said predetermined first condition is satisfied is based on a first break-even point and whether said predetermined second condition is satisfied is based on a second break-even point.